

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies, and lists state-chartered banks' ATM installations. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

**STATE OF NORTH DAKOTA  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
2000 SCHAFER STREET, SUITE G  
BISMARCK ND 58501-1204  
701-328-9933  
DiscoverND.com/bank**

***BULLETIN  
MAY 28, 2004, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>RELOCATE MAIN OFFICE</u>		
4-29-04	Farmers and Merchants State Bank, Langdon, to move main office from 817 3 <sup>rd</sup> Street, Langdon, to 816 3 <sup>rd</sup> Street, Langdon	Approved by State Banking Board 5-13-04
5-25-04	First State Bank of Sharon, Sharon, to move main office from 226 Main Street, Sharon, to 310 Main Street, Sharon	Preliminary application
<u>FACILITY APPLICATION</u>		
3-31-04	Security First Bank of North Dakota, New Salem, to establish a facility at 3000 North 14 <sup>th</sup> Street, Bismarck	Approved by State Banking Board 5-13-04
<u>BRANCH APPLICATION</u>		
5-14-04	Citizens Community Credit Union, Devils Lake, to establish a branch at 230 Foussard Ave. SW, St. John	To be acted on by State Credit Union Board 7-9-04
5-27-04	Town and Country Credit Union, Minot, to establish a branch in MeritCare South University, 1720 South University Drive, Fargo	Preliminary application

USURY

The usury rate for unregulated lenders the month of June 2004 is **7.000% (6.554%)\***

***PLEASE NOTE: The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).***